

**CLAIMS**

1. A method for authorising an electronic payment wherein:
  - (a) details of a proposed transaction are sent to an authorisation computer, the details including an identification of a customer, a monetary amount to be paid by the customer, and an identification of a payee to whom the payment is to be made;
  - (b) the authorisation computer sends a message to a telephone number associated with the customer, the message containing details of the proposed transaction and requesting the customer to confirm payment by supplying a specified, randomly selected, sub-set of characters of a multi-character pass phrase associated with the customer;
  - (c) when the customer replies to the message by supplying the specified sub-set of characters, the authorisation computer checks that the characters are correct and, if so, authorises transfer of the specified amount from the customer's account to the payee's account.
2. A method according to Claim 1 wherein the pass phrase is at least 14 characters long.
3. A method according to Claim 2 wherein the pass phrase comprises a memorable phrase of personal significance to the customer.
4. A method according to Claim 1 or 2 wherein the specified sub-set of the characters comprises 3 characters.
5. A method according to any preceding claim wherein the telephone number associated with the customer is a mobile telephone number.
6. A method according to Claim 5 wherein the message sent by the authorisation computer to the customer, and the reply from

the customer to the authorisation computer are Short Message Service (SMS) text messages.

7. A method according to any of claims 1 to 5 wherein the message sent by the authorisation computer to the customer is a voice message generated by an Interactive Voice Response (IVR) system, and the reply from the customer to the authorisation computer comprises the customer's response to the IVR system.

8. A method according to any preceding claim wherein, when the authorisation computer authorises the transfer of the specified amount, it also sends a message to the payee, informing the payee that the transfer has been authorised.

9. A method according to any preceding claim wherein the transaction is an e-commerce transaction at a website.

10. A method according to any of claims 1 to 8 wherein the transaction is a point-of-sale transaction.

11. A method for authorising an electronic payment, substantially as hereinbefore described with reference to the accompanying drawing.

12. An authorisation computer for authorising an electronic payment, comprising:

(a) means for securely storing details of a number of customers, the details for each customer including a customer identification, a pass phrase, and a telephone number associated with the customer;

(b) means for receiving details of a proposed transaction, the details including an identification of a customer, a monetary amount to be paid by the customer, and an identification of a payee to whom the payment is to be made;

(c) means for sending a message to the telephone number associated with the customer, the message containing details of

the proposed transaction and requesting the customer to confirm payment by supplying a specified, randomly selected, sub-set of the characters of a multi-character pass phrase associated with the customer;

(d) means for receiving a reply message from the customer;

(e) means for checking that the reply message contains the specified sub-set of characters and, if so, for authorising transfer of the specified amount from the customer's account to the payee's account.

13. An authorisation computer, substantially as hereinbefore described with reference to the accompanying drawing.